

United States Bankruptcy Court
Western District of Washington

In re:
Vasant Vinay Samudre
Sarah Salcedo Samudre
Debtors

Case No. 11-19109-TWD
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0981-2

User: admin
Form ID: b18

Page 1 of 3
Total Noticed: 35

Date Rcvd: Nov 02, 2011

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 04, 2011.

db/jdb +Vasant Vinay Samudre, Sarah Salcedo Samudre, POB 7269, Covington, WA 98042-0042
953375271 AArgon Collection Agency, 3025 W. Sahara Ave, Las Vegas, NV 89102-6094
953375272 +AES/Bank of America, POB 2461, Harrisburg, PA 17105-2461
953375273 +AES/Nct, POB 2461, Harrisburg, PA 17105-2461
953375274 +AES/Pnc Bank, POB 2461, Harrisburg, PA 17105-2461
953375277 +Biomet, 100 Interpace Parkway, Parsippany, NJ 07054-1149
953375279 +ChexSystems, Attn: Consumer Relations, 7805 Hudson Rd, Suite 100, Woodbury, MN 55125-1703
953375281 Doug Salcedo, 15329 SE 234th St, Kent, WA 98042
953375282 +Equifax Credit Information, IN, POB 740241, Atlanta, GA 30374-0241
953375283 Excel Imaging LLC, POB 88976, Milwaukee, WI 53288-0976
953375284 +Experian, POB 2002, Allen, TX 75013-2002
953375285 Harborview Medical Center, PO Box C-9715, Federal Way, WA 98063
953375287 +NCB Management Services, PO Box 1099, Langhorne, PA 19047-6099
953375288 NCO Financial Systems, PO Box C-9715, Federal Way, WA 98063
953375289 +Nelson, Watson & Associates LLC, 80 Merrimack St. Lower Level, Haverhill, MA 01830-5202
953375291 +Progressive Financial Services, Inc, POB 22083, Tempe, AZ 85285-2083
953375293 +State Collection Service, 2509 South Stoughton Rd, Madison, WI 53716-3314
953375294 +Summit Collection Services Inc, POB 306, Hohokus, NJ 07423-0306
953375295 +TransUnion Consumer Solutions, POB 2000, Chester, PA 19016-2000
953375299 US Department of Education, Direct Loan Servicing Center, PO Box 5609, Greenville, TX 75403-5609
953375300 UW Physicians, PO Box 50095, Seattle, WA 98145-5095
953375301 UWMC Dept of LabMed, POB 9468, Seattle, WA 98109-0468
953375298 University of Washington, Laboratory Medicine, PO Box 9468, Seattle, WA 98109-0468
953375297 University of Washington, Student Fiscal Services, 1400 NE Campus Parkway, Schmitz Hall Room 129 PO Box 355870, Seattle, WA 98195-5870
953375296 +University of Washington, POB 2901, Winston Salem, NC 27102-2901

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

EDI: WADEPREV.COM Nov 03 2011 02:18:00 State of Washington, Department of Revenue, 2101 4th Ave, Ste 1400, Seattle, WA 98121-2300
953375275 +EDI: BANKAMER2.COM Nov 03 2011 02:18:00 Bank of America, PO Box 17054, Wilmington, DE 19850-7054
953375278 EDI: CAPITALONE.COM Nov 03 2011 02:18:00 Capital One, PO Box 30281, Salt Lake City, UT 84130-0281
953375280 +E-mail/Text: BK@COASTPROFESSIONAL.COM Nov 03 2011 02:34:52 Coast Professional Inc, PO Box 2876, West Monroe, LA 71294-2876
953375286 EDI: IRS.COM Nov 03 2011 02:18:00 IRS Insolvency Unit, POB 21126, Philadelphia, PA 19114
953375290 +EDI: PNEN.COM Nov 03 2011 02:18:00 Penncro Associates, Inc, 95 James Way, Suite 113, Southampton, PA 18966-3847
953375292 EDI: SALMAESERVICING.COM Nov 03 2011 02:18:00 Sallie Mae, PO Box 9500, Wilkes Barre, PA 18773-9500
953375302 +EDI: WFNNB.COM Nov 03 2011 02:18:00 Victoria's Secret, POB 182789, Columbus, OH 43218-2789
953375304 +EDI: WFNNB.COM Nov 03 2011 02:18:00 WFNNB/EXPRESS STRUCT, PO Box 330064, Denver, CO 80233-8064
953375303 +EDI: WFNNB.COM Nov 03 2011 02:18:00 Wfnnb/Crate & Barrel, POB 182789, Columbus, OH 43218-2789

TOTAL: 10

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

953375276* +Bank of America, POB 17054, Wilmington, DE 19850-7054

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

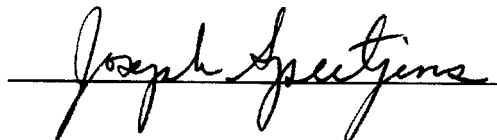
***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 04, 2011

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 2, 2011 at the address(es) listed below:

Masafumi Iwama on behalf of Debtor Vasant Samudre matt@iwamalaw.com,
matt.iwamalaw@gmail.com;beth@iwamalaw.com
Michael B McCarty michael@mccartytrustee.com, WA03@ecfbis.com,
mbm@trustesolutions.com;krystina@mccartytrustee.com
United States Trustee USTPRegion18.SE.ECF@usdoj.gov

TOTAL: 3

United States Bankruptcy Court

Western District of Washington
700 Stewart St, Room 6301
Seattle, WA 98101

Case No. 11-19109-TWD

Chapter 7

In re Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Vasant Vinay Samudre
POB 7269
Covington, WA 98042

Sarah Salcedo Samudre
aka Sarah Elizabeth Salcedo
POB 7269
Covington, WA 98042

Social Security/Individual Taxpayer ID No.:

xxx-xx-1617

xxx-xx-0248

Employer Tax ID/Other nos.:

DISCHARGE OF DEBTOR

The Debtor(s) filed a Chapter 7 case on **July 29, 2011**. It appearing that the Debtor is entitled to a discharge,

IT IS ORDERED:

The Debtor is granted a discharge under 11 U.S.C. § 727.

BY THE COURT

Dated: November 2, 2011

Timothy W Dore
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts That are Not Discharged

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.